

Out-of-Band Methodology – Separate Communication paths

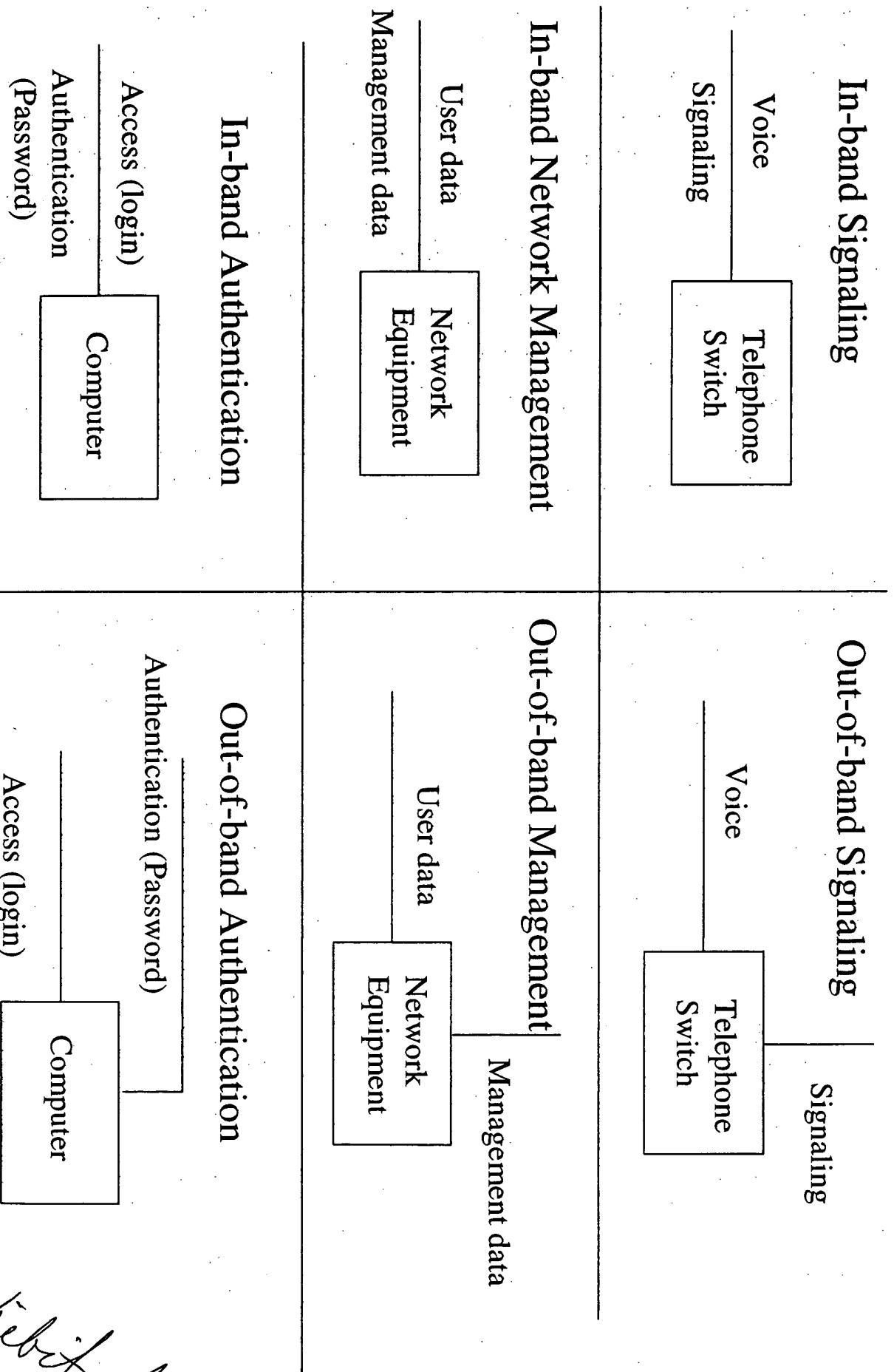
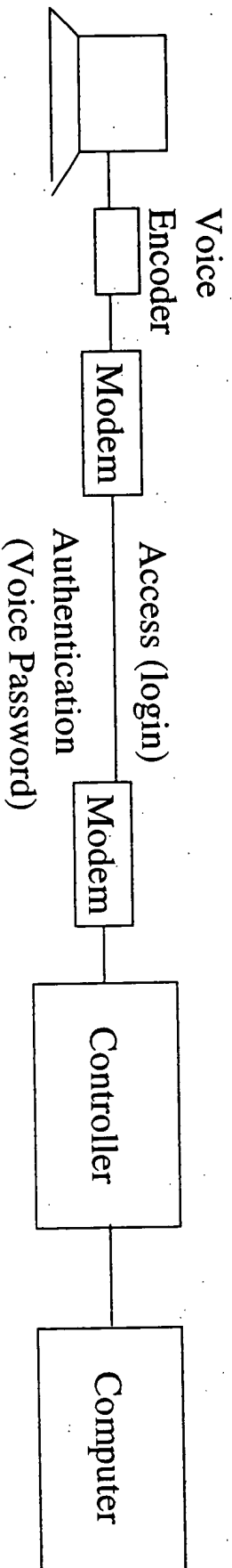


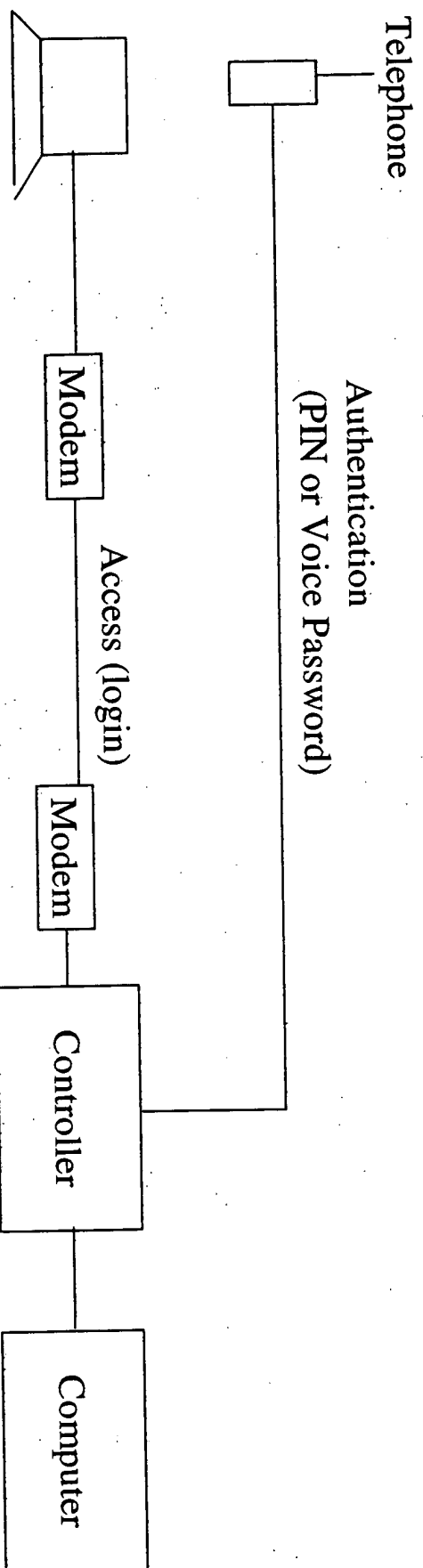
Exhibit A

Tuai vs. Us

Tuai: In-band authentication



Us: Out-of-band authentication



Tuai vs. Us

Differentiation –

- We are out-of-band, Tuai is in-band.
- We can work over the internet or a local area network, Taui can't.
- We use the telephone as an authentication device, Taui does not.
- In the case of Tuai, the call back happens after authentication. In our case, it happens before authentication.